

FINANCIAL AND COMMERCIAL

THE foreign trade of the port last week was more active than that of the corresponding week of the two past years, in every branch, except in regard to exports of specie. The imports, however, are so moderate that they are not slightly in excess of the combined exports of produce and specie, though we are shipping no cotton. Adding the exports of all kinds to other, we have shipped this week about \$101,740,000, against \$100,200,000 to same date last year, though our specie shipments have been so much lighter. The news from Europe is calculated to check the export movement of produce, and in all probability our exports during the next week or two will be lighter.

The following are the official tables of the foreign trade of the port for the week and since January 1:

	1899.	1900.	1900.
For the week	189,325	193,130	1,292,532
For the year	8,471,609	10,200,845	2,331,548
For the week	8,000,919	2,350,721	3,584,360
For the year	9,968,235	17,651,115	16,516,731
For the week	1,102,960	178,756	172,100,111
For the year	44,417,025	60,646,918	

THE export movement of breadstuffs continues active, but the news from Europe is likely to check it. During the week preceding the date of our latest European advices the weather had improved materially, and flour and wheat had declined in price. This ought to be regarded as very good news here. A crop failure in England would affect this country greatly; it would deprive us of a market for a great deal of cotton; it would restrict our trade with England and would seriously affect our money market. As matters stand, it is too late for the British harvest to be a full average, and nothing can prevent our shipping to Europe, at fair prices, the bulk of our surplus breadstuffs. But there is also a fair prospect that England may have wheat enough, with what she gets from here, to save her people from famine, and consequently that her trade and her consumption of cotton will not necessarily be impaired. People must always remember that nations which have an extensive commercial intercourse with each other are like individuals who are each other's customers—the prosperity of the one is the prosperity of the other, and the adversity of the one is the adversity of the other. Next to a crop failure in this country, a crop failure in England is the worst thing that could happen to the United States.

THE advices from the cotton regions become less gloomy. We hear less about drought and short crops, and more about large yields. The probability is that the stories of drought which have been current have been exaggerated, and that the cotton crop will prove a very fair average. We have published several statements of last year's crop. We now give another from yesterday's Shipping Gazette:

	1899.	1900.	1900.
New Orleans	1,296,274	2,139,425	
Mobile	704,406	845,012	
Baltimore	448,556	510,109	
Philadelphia	488,633	510,109	
Portland	173,454	192,724	
San Francisco	192,065	252,424	
Other ports	335,514	395,517	
Total	3,530,842	4,879,770	

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THE movement of specie during the week has been against the bank average. The loss by export, including the shipment of Saturday, 8th, and exclusive of that of yesterday, is rather over \$1,500,000, against which the banks received on Wednesday \$1,600,000 from California. The Sub-Treasury gained money during the week, the balance yesterday evening standing at \$5,536,367, against \$5,533,650 at the close of the previous week. The last bank average was \$17,999,839—a decrease of \$1,025,051 from the week previous, but still a great increase on the average of the corresponding date last year, which was \$118,121,430. During the week some of the banks had money to lend on call, and they may show an increase of loans to-morrow. The inquiry for accommodation from the produce trade continues active, and, so far as we can learn, it is met in a liberal spirit by the banks. No merchant in good standing can complain of a scarcity of money for the legitimate purposes of trade, nor is there any indication in the future of a material change in this respect. The excellent harvest in the West has saved the banks from the natural consequences of their excessive expansion at midsummer.

THE money market was steady all last week, at the quotations published a week ago. Seven per cent is nominally the minimum both for call loans and paper, and this rate is generally paid by brokers. But money lenders were glad more than once last week to get 6, and on governments money can be readily borrowed at 4 1/2. Very choice short acceptances are held for 4 1/2, but the general rate for first class paper is 5, and names less generally known go at 5 1/2 to 6. The course of money matters is far from confirming the views of those who predicted a crisis in September. It is possible that, when the time arrives for the October payments, there may be more inquiry for money among merchants. But there is no sign of anything of the kind thus far. On the contrary, the complaint is that there is not enough paper making. Both the West and the South are buying cotton moderately; the importations are moderate; and, notwithstanding the vast increase in value caused by the Western crops, trade is being prosecuted on quite a safe and conservative scale.

THE exchange market has been unsettled all the week. The rates of leading bankers' bills on London have varied from 109 1/2 to 110, both rates having been in some instances paid for the same bills within a day or two. The price of gold has been steadily maintained here; hence bankers who draw a gainful bill have been unwilling to allow any concession below the specie shipping point. On the other hand, importers are so easy in their finances, having paid up their debts to Europe earlier than usual, that they are almost in a condition to dictate terms to the bankers. Hence the unsettled

condition of the exchange market. It seems pretty clear that our exports of food this year will be forty to fifty millions more than they were last year. If they are the country will need to export so much the less specie, and bankers' bills will be drawn against produce bills, and not against gold. Much, however, will depend on the course of the import trade. If our importations increase in the same ratio as our exports of food, the demand for bills will again exceed the supply, and bankers will be compelled to raise the rate high enough to cover the expense of shipping specie. We quote, at the close of the week, sterling bills, bankers', on London, 109 1/2 for 60 days, and 109 1/2 for 90 days; francs, 5 1/2 for 60 days, and 5 1/2 for 90 days.

THE Committee of the Clearing House having charge of the investigation into the affairs of the Artisans' Bank reported yesterday morning that they had instituted a thorough and minute examination into the books and papers of the bank; that they found the bank solvent, and good for all its debts, but that so large a proportion of its assets consisted of suspended paper, or paper in suit, that they considered its capital impaired to the extent of one-third. They reported that, under the circumstances, they did not recommend any action to the Clearing House Committee, and were therefore discharged. The association adopted the report, and took no further action in the premises. The subject of exchanges is left to the discretion of each bank, the Clearing House having no authority in the matter. It may be well to add, as erroneous impressions are current, that there has been no trouble in the Shoe and Leather Bank, and no thought of any investigation into its affairs. Some brokers have expressed a wish, as the Clearing House Committee were allowed to examine the discount book of the Artisans' Bank, to know the names of the principal debtors to the bank. It is believed that the list would prove instructive in a financial and suggestive in many points of view. The state of the bank, as shown by its report made to the banking department, on the 30th of June, was as follows:

	1899.	1900.	1900.
Capital	1,000,000	1,000,000	
Circulation	72,000	108,000	
Deposits	87,259	111,961	
Due all others	871,116	704,903	

THE following table will show the course of the stock market during the past week and month—

	Aug. 15.	Aug. 22.	Aug. 29.	Sept. 5.	Sept. 12.
New York Central	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Brooklyn	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Long Island	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Manhattan	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Union	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Westchester	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Yonkers	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2
Other	84 1/2	84 1/2	84 1/2	84 1/2	84 1/2

THE course of the stock market has been upward for the past week, and the bears have done a bad business. In Toledo, Illinois Central, Hudson River, Galena and New York Central their losses have been heavy, and it is creditable to know that there have been no failures. At the present time the bear interest is greatly reduced, and all the leading authorities in Wall Street are believers in the rise, though the volume of outside purchases is by no means as large as it was a short time since. By and by, when the upward movement becomes more universally obvious, we shall doubtless witness more active buying on the part of the public.

THERE is very little to be said that is new about the speculative railroad stocks. All the roads appear to be doing an increasing business, and the prospect of dividends on most of them is flattering. More money will be divided this winter among the shareholders in Western railways than they have received since the winter of 1894. Under the circumstances—though it is reasonable to look for fluctuations in the market, and each rapid rise will naturally be followed by a reaction of greater or less extent—the presumption appears to be in the long run in favor of better prices for all railway stocks and bonds for the next six or nine months.

A CONVENTION has been in session at the St. Nicholas Hotel, at which most of the leading railroad presidents between this and the West have been represented. Some changes have been made in freight tariffs, in order to enable the roads to earn more money. A difference of opinion arose yesterday between the Erie and the three trunk lines with regard to water rates between Boston and the West. Mr. Marsh, of the Erie, held one opinion, and the other three trunk roads another, and for some time it seemed likely that the difference would lead to the breaking up of the association. It seems probable, however, that the matter will eventually be settled. There is now, happily, business enough for all the roads, and it is not likely that they will throw away the profits which Providence has placed within their reach by a revival of the foolish quarrels of the past.

THE speculation that is going on in England in American stocks is one of the most remarkable events of the day. Only twelve months ago, when everything was at the lowest price here, the English were so disgusted with American railway property that they were sending over stocks and bonds by every steamer for sale, and putting their money into the funds. Now they are all eager to buy American stocks, and the rise in Illinois Central, New York Central and Erie in the London market is more rapid than here. In a very short while the London market will be ripe for a new dose of American railway bonds, and we shall again hear of great financiers crossing the ocean to effect negotiations. Let us hope that the British capitalists will be shrewder than they have been heretofore.

CITY COMMERCIAL REPORT.
SUNDAY, SEPTEMBER 16.—6 P. M.
The grain market was quiet, and closed at a decline of about 1/2 c. per bushel, and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for flour was also quiet, and closed at a decline of about 1/2 c. per barrel, and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for cotton was also quiet, and closed at a decline of about 1/2 c. per bale, and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for sugar was also quiet, and closed at a decline of about 1/2 c. per cwt., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for coffee was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for tea was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for opium was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for pepper was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for cloves was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. The market for nutmeg was also quiet, and closed at a decline of about 1/2 c. per lb., and in some cases as much as 1 c. The demand was light, and confined chiefly to the home trade. 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